

# Key Features of a Single-Payer System

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- **Universal, Comprehensive Coverage**  
Only such coverage ensures access, avoids a two-class system, and minimizes expense
- **No out-of-pocket payments**  
Co-payments and deductibles are barriers to access, administratively unwieldy, and unnecessary for cost containment
- **A single insurance plan in each region, administered by a public or quasi-public agency**  
A fragmentary payment system that entrusts private firms with administration ensures the waste of billions of dollars on useless paper pushing and profits. Private insurance duplicating public coverage fosters two-class care and drives up costs; such duplication should be prohibited
- **Global operating budgets for hospitals, nursing homes, allowed group and staff model HMOs and other providers with separate allocation of capital funds**  
Billing on a per-patient basis creates unnecessary administrative complexity and expense. A budget separate from operating expenses will be allowed for capital improvements
- **Free Choice of Providers**  
Patients should be free to seek care from any licensed health care provider, without financial incentives or penalties
- **Public Accountability, Not Corporate Dictates**  
The public has an absolute right to democratically set overall health policies and priorities, but medical decisions must be made by patients and providers rather than dictated from afar. Market mechanisms principally empower employers and insurance bureaucrats pursuing narrow financial interests
- **Ban on For-Profit Health Care Providers**  
Profit seeking inevitably distorts care and diverts resources from patients to investors [national – Colorado plan did not ban for-profit providers]
- **Protection of the rights of health care and insurance workers**  
A single-payer national health program would eliminate the jobs of hundreds of thousands of people who currently perform billing, advertising, eligibility determination, and other superfluous tasks. These workers must be guaranteed retraining and placement in meaningful jobs.

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*from the American Journal of Public Health January 2003, Vol 93, No. 1*

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